

reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980
N0	ST553	C	STS notification identifier		XXXXXXXXXXXXXXXXXXXX	(NOTIFICATION ID) The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in ST554 - Securitisation unique identifier.  In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - ST554 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (ST554 - Securitisation unique identifier suffixed by a 2-digits classification code).  This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General Information	
N1		M	Securitisation type			(LIST) Securitisation type may be "Public" or "Private"	Only possible values in Box to complete are "Public" and "Private"  Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information	
N2	ST550	M	Designated Entity LEI		549300URHV9V5I8C532	(LEI) The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database.  The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final.  Field codes are highlighted in amber if the field is left blank or has errors in format.  Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General Information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N3	ST551	C	Instrument ISIN		PTGAMMOM002B; PTGAMMOM0027; PTGAMMOM0026; PTGAMPOM0017; PTGAMQM0016; PTGAMROM0015; PTGAMSONM0022; PTGAMTOM0013	(ISIN) Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available.  Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times.  Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.			
N4	ST551	C	Instrument code type		N/A	(ALPHANUM-35) If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available.  To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST551-Instrument code and "INTERNAL" should be reported in this field.  Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP,CUSIP).  Field codes are highlighted in amber where: - ST551-Instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - field has errors in format.					
N5	ST551	C	Instrument code		N/A	(TEXT-100) If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available.  To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field.  Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value,CUSIP_Value).  Field codes are highlighted in amber where: - ST551-Instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.					
N6	ST552	C	Originator LEI		549300URHV9V5I8C532	(LEI) The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Where multiple LEI are reported, ";" separator should be used without any space  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N7	ST558	C	Originator country		PORTUGAL	(COUNTRY_EU) The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country.  Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	ST558	C	Originator country (if multiple countries)			(COUNTRY_EU_US T) The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country. (In the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N8	ST552	C	Sponsor LEI			(LEI) The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Where multiple LEI are reported, ";" separator should be used without any space  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N9	ST558	C	Sponsor country			(COUNTRY_EU) The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country.  Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.					
N9	ST558	C	Sponsor country (if multiple countries)			(COUNTRY_EU_US T) The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country. (In the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N10	ST552	O	Original Lender LEI		549300URHV9V5I8C532	(LEI) The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database.  Where multiple LEI are reported, ";" separator should be used without any space  Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N11	ST558	O	Original Lender Country		PORTUGAL	(COUNTRY_WORLD) The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available  When only one original lender is reported, please use this Box to complete to report the unique country.  Select the relevant country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.		Where available, the country of			

N11	ST558	C	Original Lender Country (if multiple countries)		[COUNTRY_WORLD_LIST]	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original lender LEI; or - both Original lender country and Original lender Country (if multiple countries) are filled in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s)	Article 18 and 27(3)	General Information	N/A
N12	ST558	O	SSPE Country	PORTUGAL	[COUNTRY_EU]	The country of establishment of the SSPE(s)	When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	ST558	C	SSPE Country (if multiple countries)		[COUNTRY_EU_LIST]	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. ";" separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N14	ST554	M	Non-ABCP securitisation unique identifier	549300URH9V5IS6C32N202401	[SECURITISATION_ID]	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter "N" for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 02 if this is the second securitisation in that year, and so on, in the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N15	ST554	M	Multiple STS notifications flag	N	[Y/N]	Indicates whether several STS notifications may be issued for this securitisation identifier	Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N16	ST554	C	Multiple STS notifications reason		[Master Trust/Other]	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N17	ST554	C	Multiple STS notifications comment		[TEXT-5000]	Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity.	Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N18	ST555	C	Prospectus Country	PORTUGAL	[COUNTRY_EU]	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N19	ST555	C	Prospectus identifier	[Note to be provided by CNVM after approval]	[TEXT-100]	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided.	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N20	ST555	C	Exemption on Prospectus		[TEXT-5000]	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N21	ST5511	M	Issue date	2024-09-26	[DATE_TEXT-YYYY-MM-DD]	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129(4), the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A
N22	ST556	C	Securitisation Repository name	European DataWarehouse GmbH	[LIST]	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only for public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at <a href="https://www.esma.europa.eu/sites/default/files/library/esma_register_secx.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma_register_secx.xlsx</a> . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A
N23	ST557	M	Securitisation name	Consumer Totta 2 2024	[TEXT-100]	The securitisation name.	Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N25	ST5510	M	Underlying exposures classification	Credit facilities provided to individuals for personal, family or household consumption purposes	[LIST]	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type or underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered to be eligible.	N/A	General Information	N/A

N26	STSS12	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification.	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securedesignated_as_sts_as_from_01_01_2019_regulation_2402_2017_2_41">https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securedesignated_as_sts_as_from_01_01_2019_regulation_2402_2017_2_41</a> ).							
N27	STSS12	M	Last notification date	XXXX-XX-XX	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format.	Notification date	The date of notification to ESMA.	N/A	General Information	N/A		
N28	STSS13	M	Authorised Third party flag		(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third Party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A		
N29	STSS13	C	Authorised Third party statement		(TEXT-5000)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.							
N30	STSS14	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS	(TEXT-100)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.							
N31	STSS14	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third Party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A		
N32	STSS15	C	Authorised Third Party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securedesignated_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securedesignated_regulation.pdf</a> )	Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securedesignated_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securedesignated_regulation.pdf</a> ) Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third Party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A		
N33	STSS17	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A		
N34	STSS18	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 check-box is "N"). "Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit-granting criteria does not apply with respect to trade receivables. Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field STS17 is "Yes", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(3)	Confirmation	0		
N35	STSS18	O	Credit granting criteria compliance comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A. Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.							
N36	STSS19	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field STS17 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A		
N37	STSS19	O	Credit granting criteria supervision comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.							
N38	STSS20	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N39	STSS20	M	True sale or assignment transfer explanation	True Sale (see opinion 7 et. Seq. of the VdA draft transaction legal opinion): Pursuant to clause 4 of the Receivables Sale Agreement, subject to certain conditions, the Originator sells and assigns from time to time loans to the issuer. Such sale and assignment have the same legal effect as a true sale. Completion of the assignment of title takes place on the occurrence of certain specified events set out in clause 5 of the Receivables Sale Agreement. Enforceability: Under applicable law, and as reflected in opinion 7 of the VdA draft transaction legal opinion, the assignment of the Receivables under the Receivables Sale Agreement constitutes a valid and enforceable true sale of receivables made by the Originator to the Issuer. Schedule 2 of the Receivables Sale Agreement includes representations on enforceability, including para. 53 of Part C, which confirms the effectiveness, validity and binding effect of the assignment. Draft VdA transaction legal opinion: Opinion 7 of the VdA draft transaction legal opinion confirms the true sale acquisition and enforceability. The VdA draft transaction legal opinion confirms that the relevant opinion is accessible and made available to comply with applicable regulations Disclosure: The Prospectus includes disclosure on the sale mechanics (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Effectiveness of the Assignment"), perfection requirements (see the section of the Prospectus entitled "Selected aspects of laws of the Portuguese Republic relevant to the Receivables and the transfer of the Receivables – Assignment Formalities") and relevant representations and warranties (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties")	(TEXT-10000)	Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N40	STSS21	M	Subject to severe clawback	N	(Y/N)	A check box as to whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.		A concise explanation on whether any of the severe clawback provisions referred					

N41	STSS21	C	Subject to severe clawback explanation		(TEXT-10000)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.	No severe clawback	to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N42	STSS22	M	Clawback provisions exemption confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N43	STSS22	O	Clawback provisions exemption comment	As mentioned in the draft transaction legal opinion, under Portuguese law, the assignment of the Receivables for securitisation purposes under the legal framework set forth in the Securitisation Law (Decree-Law no. 453/99, dated 5 November 1999, as amended from time to time) may not be set aside to the benefit of the insolvency estate ("resolução em benefício da massa insolvente"), save if the interested parties provide evidence that both the Originator and the Issuer acted in bad faith.	(TEXT-5000)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete may contain additional explanation. Field should be left blank where STSS22-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N44	STSS23	M	The seller is not the original lender flag	N	(Y/N)		Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					
N45	STSS23	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and STSS23 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS23 check-box is "N"; or - "N/A" is reported and STSS23 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	STSS23	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS23-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STSS23-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N47	STSS24	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N48	STSS24	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS24-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STSS24-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	STSS24	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N50	STSS24	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	STSS25	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N52	STSS25	M	Representations and warranties explanation	All loans are transferred pursuant to the Receivables Sale Agreement on the same terms and conditions (clause 4 of the Receivables Sale Agreement). The Prospectus includes disclosure on the relevant representations and warranties noted below (see the section of the Prospectus entitled "Overview of Certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties"). The Receivables Sale Agreement includes the following representations and warranties on Part A (Eligible Receivables) to Schedule 1 (Eligibility Criteria) (ex-vi para. 43 of Part C of Schedule 2): (iii) [each Receivable] is legally and beneficially solely owned by the Originator, is not subject, either totally or partially, to any lien, assignment, charge or pledge to any third parties or are otherwise in a condition that could be foreseen to adversely affect the enforceability of the sale to the Issuer, free from any adverse claims in favour of any person other than the Originator (including, without limitation, one which has not been, in part or in whole, pledged, mortgaged, charged, assigned, discounted, subrogated or seized or attached or transferred in any way and is otherwise free and clear of any liens or other encumbrances); (v) [each Receivable] is not subject to any restriction that would affect the origination, enforceability or assignability of such Receivable, is freely assignable without restriction pursuant to the terms of the relevant Receivables Contract.	(TEXT-10000)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N53	STSS26	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N54	STSS26	M	Underlying exposures eligibility criteria explanation	The Receivables Sale Agreement includes repurchase mechanisms (which will be triggered by breach of a Receivables Warranty (see clause 12 "Re-Assignment") of the Receivables Sale Agreement). The Originator may also repurchase Receivables subject to a Debt Consolidation or a Restructuring in accordance with clause 4.4.2 of the Receivables Sale Agreement. The Originator does not have any discretionary rights of repurchase. The Originator's ability to repurchase Receivables does not constitute active portfolio management within the meaning of Article 20(7) of the EU Securitisation Regulation (see "Overview of Certain Transaction Documents - Receivables Sale Agreement - Indemnity and/or consideration for re-assignment").	(TEXT-10000)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N55	STSS26	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N56	STSS26	M	Underlying exposures selection processes explanation	Please see section "Overview of Certain Transaction Documents" - "Receivables Sale Agreement" - "Representations and Warranties" and "Overview of Certain Transaction Documents" - "Receivables Sale Agreement" - "Indemnity and/or consideration for re-assignment"	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N57	STSS27	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N58	ST5527	M	Homogeneity of assets explanation	<p>Prospectus section 1.2.2 "Characteristics of the Receivables" - Confirmation of the Prospectus entitled "Characteristics of the Receivables", leading criteria (see the section of the Prospectus entitled "Originator's standard business practices, servicing and credit assessment"), and payment terms (see the section of the Prospectus entitled "Characteristics of the Receivables - The Receivables").</p> <p>In addition, see the section of the Prospectus entitled "Characteristics of the Receivables - Other characteristics". The Receivables are homogeneous for the purposes of Article 20(8) of the EU Securitisation Regulation, on the basis that all the Receivables in the Initial Receivables Portfolio: (i) have been underwritten by the Originator in accordance with similar underwriting standards applying similar approaches with respect to the assessment of a potential Obligor's credit risk; (ii) are entered into substantially on the terms of similar standard documentation for Consumer Loans; (iii) are serviced by the Servicer pursuant to the Receivables Servicing Agreement in accordance with the same servicing procedures with respect to monitoring, collections and administration of cash receivables generated from the loans; and (iv) form one asset category, namely Consumer Loans granted to Obligors with residence in Portugal for personal, family or household consumption purposes.</p> <p>See the section of the Prospectus entitled "Overview of Certain Transaction Documents - Receivables Sale Agreement - Representations and Warranties": "(c) Any changes to the Lending Criteria over time have not affected the Homogeneity of the Receivables Portfolio (as determined in accordance with Article 20(8) of the EU Securitisation Regulation and Articles 10(iii), (b), (c) and (d) of Commission Delegated Regulation 2019/1851); and (e) Any material change to the Lending Criteria after the date of the Receivables Sale Agreement which would affect the homogeneity (as determined in accordance with Article 20(8) of the EU Securitisation Regulation and Articles 10(iii), (b), (c) and (d) of Commission Delegated Regulation 2019/1851) of the Receivables Portfolio, or which would materially affect the overall credit risk or the expected average performance of the Receivables Portfolio, or any other material change to the Lending Criteria after the date of the Receivables Sale Agreement which is required to be disclosed under Article 20(10) of the EU Securitisation Regulation, will (to the extent such change affects the Receivables Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors and the Rating Agencies by the Originator without undue delay. The originations practices of the Originator pursuant to which the Receivables have been originated are summarised in section headed "Originator's Standard Business Practices, Servicing and Credit Assessment", and, so far as the Originator is aware having made all due enquiries, such section is complete, accurate and not misleading in all material respects. The Originator has further undertaken that no material changes from those Confirmed</p>	(TEXT-32767)	<p>Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.</p>	Homogeneity of assets	<p>A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.</p>	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N59	ST5528	M	No re-securitisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Underlying Exposure Obligations; no re securitisation	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N60	ST5528	O	No re-securitisation comment	The portfolio is comprised of consumer loans (including auto loans) based on standard form documentation, and therefore does not include any securitisation positions (see representation (vi) on Part B Schedule 1 of the Receivables Sale Agreement or a part 2, 1(i) [Each Receivable Contract has been entered into in writing on the terms of the standard documentation of the Originator without any modification or variation thereto other than as would be acceptable to a Prudent Lender]).	(TEXT-5000)	This representation is repeated in the section of the Prospectus entitled "Overview of Certain Transaction Documents - Receivables Sale Agreement - Eligible Receivables Contracts". In addition, it is stated in section of the Prospectus headed "Overview of Certain Transaction Documents - Receivables Sale Agreement - Consideration for purchase of the Receivables Portfolio" that "The Receivables Portfolio does not contain transferable securities as defined in point (44) of Article 4(1) of Directive 2014/65/EU, derivative instruments or securitisation positions".					
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.					
N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	IST's business procedures assure that underlying exposures have been originated in the ordinary course of the Originator's business on the basis of the Originator's underwriting standards, see Section "Overview of Certain Transaction Documents", Subsection "Receivables Sale Agreement", Paragraph "Representations and Warranties", definition of "Eligible Receivables", paragraph (a) of the Prospectus which states that "is an amortising, interest bearing Receivable originated and arising exclusively in the Originator's ordinary course of business with the related Eligible Obligor". Any material change to the Lending Criteria after the date of the Receivables Sale Agreement which would affect the homogeneity (as determined in accordance with Article 20(8) of the EU Securitisation Regulation and Articles 10(iii), (b), (c) and (d) of Commission Delegated Regulation 2019/1851) of the Receivables Portfolio, or which would materially affect the overall credit risk or the expected average performance of the Receivables Portfolio, or any other material change to the Lending Criteria after the date of the Receivables Sale Agreement which is required to be disclosed under Article 20(10) of the EU Securitisation Regulation, will (to the extent such change affects the Receivables Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors and the Rating Agencies by the Originator without undue delay.	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.					
N63	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underlying standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.					
N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	Disclosures as to the soundness of the underwriting standards is provided under Section "Overview of Certain Transaction Documents", Subsection "Receivables Sale Agreement", Paragraph "Representations and Warranties", Definition of "Eligible Receivables", Item (a) of the Prospectus which states that "Each of the Receivables is an amortising, interest bearing Receivable originated and arising exclusively in the Originator's ordinary course of business with the related Eligible Obligor". The underlying exposures are selected for the securitisation using a random selection process. Any material change to the Lending Criteria after the date of the Receivables Sale Agreement which would affect the homogeneity (as determined in accordance with Article 20(8) of the EU Securitisation Regulation and Articles 10(iii), (b), (c) and (d) of Commission Delegated Regulation 2019/1851) of the Receivables Portfolio, or which would materially affect the overall credit risk or the expected average performance of the Receivables Portfolio, or any other material change to the Lending Criteria after the date of the Receivables Sale Agreement which is required to be disclosed under Article 20(10) of the EU Securitisation Regulation, will (to the extent such change affects the Receivables Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors and the Rating Agencies by the Originator without undue delay.	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Soundness of the underwriting standard	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	ST5529	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.					
N66	ST5529	C	Residential Loan requirement explanation		(TEXT-32767)	Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is not "N/A".					
N67	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.					
N68	ST5529	M	Borrower's creditworthiness assessment explanation	IST, in its capacity as a credit institution supervised by the Bank of Portugal, has assessed each obligor's creditworthiness and borrower's creditworthiness in compliance with the requirements set out in Article 8 of Directive 2008/48/EC (as transposed into Portuguese law), see Section "Overview of Certain Transaction Documents", Subsection "Receivables Sale Agreement", Paragraph "Representations and Warranties", Definition of "Eligible Receivable", Item (vi) of the Prospectus which states that "[Each of the Receivables] has been created in compliance with all applicable laws, requirements of Bank of Portugal and regulations, as applicable, and is not in breach of Portuguese consumer legislation".	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402					
N70	ST5530	M	Originator/Lender Expertise explanation	The Originator is of the opinion that it has the required expertise in originating Loans which are of a similar nature as the Loans within the meaning of article 20(10) of the EU Securitisation Regulation, as the Originator is a licensed credit institution under the CR and has more than 5 years of experience in the origination in Portugal and underwriting of loans similar to those included in the Receivables Portfolio.	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402					
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met;	Transferred underlying exposures without exposures in default	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11) (c) of Regulation (EU) 2017/2402 are met.	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N72	ST5531	M	Defaulted or restructured exposures explanation	The Originator represents and warrants that the underlying exposures will not include Receivables relating to exposures in default or relating to credit-impaired Obligors, see Section "Overview of Certain Transaction Documents", Subsection "Receivables Sale Agreement", Paragraph "Representations and Warranties", Definition of "Eligible Receivable", Item (vi) of the Prospectus "[Each of the Receivables] is not a Defaulted Receivable or a Delinquent Receivable and is not considered by the Originator as being in default within the meaning of Article 178(1) of the CR, as further specified by the Delegated Regulation on the materiality threshold for credit obligations paid due developed in accordance with Article 178 of the CR and by the European Banking Authority Guidelines on the application of the definition of default developed in accordance with Article 178(7) of the CR" and Item (vi) of the Prospectus "[Each of the Receivables] is not a restructured loan due to a deterioration in the creditworthiness of the related Obligor"	(TEXT-32767)	Confirmation and detailed explanation as to whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article					
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article					

N74	STSS32	O	At least one payment at the time of transfer comment	In respect of each Receivable, a minimum of at least one payment has been made prior to the relevant Cut-off Date, see Section "Overview of Certain Transaction Documents", Subsection "Receivables Sale Agreement", Paragraph "Representations and Warranties", Item (x) of "Eligible Receivable": "at least one of its instalments has been paid".	(TEXT-5000)	2012) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.								
N75	STSS32	C	Payment exemption	N/A	(LIST)	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for STSS32 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for STSS32 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for STSS32 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N76	STSS32	O	Payment exemption explanation		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for STSS32 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for STSS32; or - field has errors in format.								
N77	STSS33	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Repayment of the holders shall not have been structured to depend primarily on the sale of assets.	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N78	STSS33	M	Degree of dependence on repayments explanation	No predominant dependence on the sale of assets. The portfolio is comprised of repayment loans where the obligor makes monthly payments of both interest and principal so that, when the loan matures, the full amount of the principal of the loan will have been repaid. See section "Characteristics of the Receivables" - "The Receivables" which states: "The Receivables comprised in the Initial Receivables Portfolio are amortising loans with instalments of both principal and interest".	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.								
N79	STSS34	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.								
N80	STSS34	M	Compliance with risk retention requirements explanation	In accordance with Article 6(3)(c) of the Securitisation Regulation and specified in more detail in Article 7 of the RTS on Risk Retention, BST (as Originator) will maintain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through retaining randomly selected exposures, equivalent to not less than 5% of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 at origination until the Final Legal Maturity Date (see (e.g.) section of the Prospectus headed "Regulatory Disclosures" - "EU Risk Retention Requirements").	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.								
N81	STSS34	C	Retaining entity LEI	549300URH9V5ISBC532	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.								
N82	STSS34	C	Retaining entity name	Banco Santander Totta, S.A.	(TEXT-100)	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Entity name should be reported in Box to complete where LEI is not available for STSS34-Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.								
N83	STSS34	M	Vertical slice	N	(Y/N)	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.		A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.						
N84	STSS34	M	Seller's share	N	(Y/N)	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.		An indication which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.						
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	Y	(Y/N)	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.	Compliance with risk retention requirements		Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N86	STSS34	M	First loss tranche	N	(Y/N)	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N87	STSS34	M	First loss exposure in each asset indicator	N	(Y/N)	Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N88	STSS34	M	No compliance with risk retention requirements	N	(Y/N)	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format.								
N89	STSS34	M	Other option indicator	N	(Y/N)	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402 if Yes please provide the used option.	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N90	STSS34	C	Other options used comment		(TEXT-5000)		Value should be reported in Box to complete when Other option indicator" is reported with "Y" for STSS34. Field codes are highlighted in amber where it is not the case or field has errors in format.								
N91	STSS35	M	Mitigation of interest rates and currency risks confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Mitigation of interest rates (IR) and currency risks (FX) Risks	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N92	STSS35	M	Mitigation of Interest rates and currency risks explanation	To provide a hedge against the potential interest rate exposure of the Issuer in relation to its floating rate obligations under the Notes (except for the Class R Notes and the Class X Notes), on or about the Closing Date, the Issuer entered into the Swap Transaction with Banco Santander under a 1992 ISDA Master Agreement (Multicurrency – Cross Border) (the "ISDA Master Agreement"), together with a Schedule thereto (the "ISDA Schedule"), the 1995 ISDA Credit Support Annex thereto (the "Credit Support Annex") and a swap confirmation (which was entered into pursuant to a novation agreement dated on or about the Closing Date between Banco Santander, Banco Santander Totta S.A. and the Issuer) (the "Swap Confirmation") and, together with the ISDA Master Agreement, the Schedule and the Credit Support Annex, the "Swap Agreement". The Swap Agreement shall be in force until the earlier of the following dates: (i) the date on which the Notional Amount is reduced to zero (other than in circumstances that would give rise to an Additional Termination Event (as defined in the Swap Agreement) or Event of Default (as defined in the Swap Agreement) and (ii) the Final Legal Maturity Date.	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.								

N93	ST5336	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	derivatives/Exemption on derivatives/Unconfirmed	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives Purchased/Sold by SSPE	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N94	ST5336	M	Derivatives not purchased/sold by SSPE explanation	The Master Framework Agreement includes in Schedule 4 (Issuer Covenants) Part A (Corporate Covenants of the Issuer) in clause 8 a negative covenant under which the Issuer agrees not to enter into any derivative contract, save as expressly permitted by article 21(2) of the Securitisation Regulation, permission which includes, for the avoidance of doubt, the Swap Agreement and other hedging agreements entered into in connection with other present or future securitisations of the Issuer.	(TEXT-10000)	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N95	ST5337	M	Common standards underwriting derivatives confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and ST5336-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5336-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N96	ST5337	C	Common standards underwriting derivatives explanation	The Master Framework Agreement includes in Schedule 4 (Issuer Covenants) Part A (Corporate Covenants of the Issuer) in clause 8 a negative covenant under which the Issuer agrees not to enter into any derivative contract, save as expressly permitted by article 21(2) of the Securitisation Regulation, permission which includes, for the avoidance of doubt, other hedging agreements entered into in connection with other present or future securitisations of the Issuer. Additionally, please see the definitions of "Swap Agreement" and "Swap Transaction" under the section "Terms and Conditions of the Notes" of the Prospectus.	(TEXT-10000)	Box to complete should contain the concise explanation where ST5337-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5337-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N97	ST5338	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Referenced interest payments based on generally used interest rates	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N98	ST5338	M	Referenced interest payments explanation	The interest rate of the Receivables comprised in the Initial Receivables Portfolio may be a variable rate of interest indexed to EURIBOR or a fixed rate of interest.	(TEXT-10000)	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N99	ST5339	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N100	ST5339	M	Acceleration notice / enforcement requirement explanation	Prior to the delivery of an Enforcement Notice, the Issuer is required to apply the Available Interest Distribution Amount in accordance with the Pre-Enforcement Interest Priority of Payments and the Available Principal Distribution Amount in accordance with the Pre-Enforcement Principal Priority of Payments. Following the delivery of an Enforcement Notice, the Issuer will apply the Post-Enforcement Available Distribution Amount in accordance with the Post-Enforcement Priority of Payments (or, in the case of the Class X Notes, the Class X Distribution Amount and in the case of the Class R Notes, Class R Notes become immediately due and payable and the Excess Replacement Servicer Fee Amount will be applied by the Transaction Manager (as agent of the Common Representative) or the Common Representative towards repayment of the Principal Amount Outstanding of the Class R Notes. If such amounts are insufficient to redeem the Class R Notes in full, the Principal Amount Outstanding of the Class R Notes then unpaid shall be cancelled and no further amounts shall be due in respect of the Class R Notes (see conditions 3.4 and 11.4 under the section headed "Terms and Conditions of the Notes").	(TEXT-10000)	Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N101	ST5340	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(j) No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N102	ST5340	O	No trapping of cash comment	No cash will be retained with the Issuer, see Section "Transaction Overview", Item "Post-Enforcement Priority of Payments" of the Prospectus	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N103	ST5341	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N104	ST5341	O	Sequential amortisation comment	The principal receipts from the underlying exposures will be used for the fully sequential amortisation of the securitisation positions as determined by the seniority of the securitisation position, see Section "Transaction Overview", Item "Post-Enforcement Priority of Payments" of the Prospectus	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N105	ST5342	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N106	ST5342	O	Reversed repayment on seniority comment	Interest and principal payments are first made for the Class A Notes and then interest and principal payments are made for the subsequent Notes, hence repayments are not reversed with regard to their seniority	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	ST5343	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(f) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	ST5343	O	No automatic liquidation comment	No automatic liquidation or sale of risk positions or assets is provided for, see Section "Transaction Overview", Item "Post-Enforcement Priority of Payments" of the Prospectus	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	ST5344	M	Non-sequential priority of payments triggers confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N110	ST5344	O	Non-sequential priority of payments triggers comment	Pre-enforcement, the transaction pays non-sequentially (see Schedule 1 para. 14 of the Transaction Management Agreement), but also includes triggers relating to the deterioration of the quality of the underlying exposure below predetermined thresholds, which results in the priority of payments reverting to sequential payments in order of seniority (see definition of "Revolving Period Termination Event", namely paragraph (a), and definition of "Subordination Event", namely paragraph (b), contained in the Master Framework Agreement and the Prospectus)	(TEXT-5000)	Box to complete may contain the concise explanation where ST5344-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5344-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N111	ST5344	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5344 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N112	ST5544	O	Credit quality deterioration trigger comment	Please see the Prospectus - "Subordination Event" means, in respect of any Calculation Date prior to the Final Legal Maturity Date or the early redemption of the Notes, the occurrence of any of the following events: (i) insolvency event occurs in respect of the Originator; or (ii) the Cumulative Default Ratio, at the immediately preceding Calculation Date, is equal to or higher than: (i) up to (and including) the First Interest Payment Date: 1.5%; (ii) from (and excluding) the First Interest Payment Date to (and including) the second Interest Payment Date: 2.0%; (iii) from (and excluding) the second Interest Payment Date to (and including) the third Interest Payment Date: 2.5%; (iv) from (and excluding) the third Interest Payment Date to (and including) the fourth Interest Payment Date: 3.0%; (v) from (and excluding) the fourth Interest Payment Date to (and including) the fifth Interest Payment Date: 4.0%; (vi) from (and excluding) the fifth Interest Payment Date to (and including) the sixth Interest Payment Date: 5.5%; (vii) from (and excluding) the sixth Interest Payment Date to (and including) the seventh Interest Payment Date: 7.0%; (viii) from (and excluding) the seventh Interest Payment Date to (and including) the eighth Interest Payment Date: 8.5%; (ix) from (and excluding) the eighth Interest Payment Date onwards: 10.5%; or (c) the Principal Deficiency Ledger has a debit balance in an amount equal to or higher than 5.0% (for the avoidance of doubt, after the application of the Pre-Enforcement Interest Priority of Payments); or (d) the Originator defaults in the performance or observance of any of its obligations under any of the Transaction Documents to which it is a party (unless such default is remedied within 5 Business Days); or (e) a Servicer Event occurs; or (f) the Aggregate Principal Outstanding Balance, as at the immediately preceding Calculation Date, is less than 10% of the Aggregate Principal Outstanding Balance of the Initial Receivables as at the Initial Portfolio Determination Date; or (g) a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the term required thereunder;"	(TEXT-5000)	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402	Box to complete may contain the concise explanation.  Field codes are highlighted in amber where the field has errors in format.					
N113	ST5554	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	ST5554	M	Servicer expertise explanation	The Servicer is of the opinion that it has the required expertise in servicing loans which are of a similar nature as those included in the Receivables Portfolio within the meaning of article 21(8) of the EU Securitisation Regulation, as it has a credit institution licence under the CRD and more than five years' experience in servicing loans similar to those included in the Receivables Portfolio. The Servicer is of the opinion that it has well documented and adequate policies, procedures and risk management controls relating to the servicing of Receivables since the Servicer is subject to capital and prudential regulations pursuant to the CRD. Also see Section "Overview of Certain Transaction Documents", Subsection "Servicing Agreement", Paragraph "Representations and Warranties" ("The Servicer will make certain representations and warranties in the Receivables Servicing Agreement, including (that) the Servicer has significantly more than 5 years of experience in servicing of loans similar to those included in the Receivables Portfolio") of the Prospectus and Schedule 1 "Servicer Representations and Warranties", Part 1 "Part 1 Corporate Representations and Warranties of the Servicer", Paragraph 12 "Others of the Receivables Servicing Agreement."	(TEXT-32767)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N115	ST5545	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation	The Revolving Period will commence on (and excluding) the Closing Date and ending on the earlier of (i) (and including) 25 February 2025; and (ii) (but excluding) the date on which a Revolving Period Termination Event occurs and is remedied thereafter, the Revolving Period shall not recommence as a consequence of such remedy. "Revolving Period Termination Event" means, on any date during the Revolving Period, one or more of the following events occurring: (a) a Subordination Event; (L-) (g) on an Interest Payment Date, the amount standing to the credit of the Purchase Shortfall Ledger is higher than 30% of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes;"	(TEXT-10000)	Confirmation and concise explanation where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A".  Field should be left blank where ST5545-Early termination confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.					
N118	ST5546	C	Credit quality deterioration trigger explanation	The Revolving Period will commence on (and excluding) the Closing Date and ending on the earlier of (i) (and including) 25 February 2025; and (ii) (but excluding) the date on which a Revolving Period Termination Event occurs and is remedied thereafter, the Revolving Period shall not recommence as a consequence of such remedy. "Revolving Period Termination Event" means, on any date during the Revolving Period, one or more of the following events occurring: (a) a Subordination Event; (L-) (g) on an Interest Payment Date, the amount standing to the credit of the Purchase Shortfall Ledger is higher than 30% of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes "Subordination Event" means, in respect of any Calculation Date prior to the Final Legal Maturity Date or the early redemption of the Notes, the occurrence of any of the following events: (L-) (b) the Cumulative Default Ratio, at the immediately preceding Calculation Date, is equal to or higher than: (i) up to (and including) the First Interest Payment Date: 1.5%; (ii) from (and excluding) the First Interest Payment Date to (and including) the second Interest Payment Date: 2.0%; (iii) from (and excluding) the second Interest Payment Date to (and including) the third Interest Payment Date: 2.5%; (iv) from (and excluding) the third Interest Payment Date to (and including) the fourth Interest Payment Date: 3.0%; (v) from (and excluding) the fourth Interest Payment Date to (and including) the fifth Interest Payment Date: 4.0%; (vi) from (and excluding) the fifth Interest Payment Date to (and including) the sixth Interest Payment Date: 5.5%; (vii) from (and excluding) the sixth Interest Payment Date to (and including) the seventh Interest Payment Date: 7.0%; (viii) from (and excluding) the seventh Interest Payment Date to (and including) the eighth Interest Payment Date: 8.5%; (ix) from (and excluding) the eighth Interest Payment Date onwards: 10.5%; or"	(TEXT-10000)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A".  Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N119	ST5547	M	Insolvency-related event confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	ST5547	C	Insolvency-related event explanation	The Revolving Period will commence on (and excluding) the Closing Date and ending on the earlier of (i) (and including) 25 February 2025; and (ii) (but excluding) the date on which a Revolving Period Termination Event occurs and is remedied thereafter, the Revolving Period shall not recommence as a consequence of such remedy. "Revolving Period Termination Event" means, on any date during the Revolving Period, one or more of the following events occurring: (a) a Subordination Event; (L-) (g) on an Interest Payment Date, the amount standing to the credit of the Purchase Shortfall Ledger is higher than 30% of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes;"	(TEXT-10000)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPSE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5547-insolvency-related event confirmation is not "N/A".  Field should be left blank where ST5547-insolvency-related event confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	ST5548	M	Pre-determined threshold value confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPSE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SPSE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation	Please see item (f) of the definition of "Subordination Event" under the section "Terms and Conditions of the Notes" of the Prospectus as follows: "Subordination Event" means, in respect of any Calculation Date prior to the Final Legal Maturity Date or the early redemption of the Notes, the occurrence of any of the following events: (L) (i) the Aggregate Principal Outstanding Balance, as at the immediately preceding Calculation Date, is less than 10% of the Aggregate Principal Outstanding Balance of the Initial Receivables as at the Initial Portfolio Determination Date;"	(TEXT-10000)	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A".  Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.						
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.						



N124	ST5549	C	New underlying exposures failure generation explanation	The Revolving Period will commence on (and excluding) the Closing Date and ending on the earlier of (i) (and including) 25 February 2025; and (ii) (but excluding) the date on which a Revolving Period Termination Event occurs. If a Revolving Period Termination Event occurs and is remedied thereafter, the Revolving Period shall not recommence as a consequence of such remedy. "Revolving Period Termination Event" means, on any date during the Revolving Period, one or more of the following events occurring: (...) (a) a Subordination Event; (...) (b) on an Interest Payment Date, the amount standing to the credit of the Purchase Shortfall Ledger is higher than 30% of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes. "Subordination Event" means, in respect of any Calculation Date prior to the Final Legal Maturity Date or the early redemption of the Notes, the occurrence of any of the following events: (...) (i) up to (and including) the First Interest Payment Date: 1.5%; (ii) from (and excluding) the First Interest Payment Date to (and including) the second Interest Payment Date: 2.0%; (iii) from (and excluding) the second Interest Payment Date to (and including) the third Interest Payment Date: 2.5%; (iv) from (and excluding) the third Interest Payment Date to (and including) the fourth Interest Payment Date: 3.0%; (v) from (and excluding) the fourth Interest Payment Date to (and including) the fifth Interest Payment Date: 4.0%; (vi) from (and excluding) the fifth Interest Payment Date to (and including) the sixth Interest Payment Date: 5.5%; (vii) from (and excluding) the sixth Interest Payment Date to (and including) the seventh Interest Payment Date: 7.0%; (viii) from (and excluding) the seventh Interest Payment Date to (and including) the eighth Interest Payment Date: 8.5%; (ix) from (and excluding) the eighth Interest Payment Date onwards: 10.5%; or	(TEXT-10000)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(8) (a) of Regulation (EU) 2017/2402  Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A".  Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.	(f) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(8)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(8)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and trustee, if any, and other ancillary service providers.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N126	ST5550	O	Participant duties comment	See section of the Prospectus headed, "Overview of Certain Transaction Documents": Receivables Servicing Agreement for the contractual obligations, duties and responsibilities of the Servicer; Common Representative Appointment Agreement for the contractual obligations, duties and responsibilities of the Common Representative; Transaction Management Agreement for the contractual obligations, duties and responsibilities of the Transaction Manager; Accounts Agreement for the contractual obligations, duties and responsibilities of the Accounts Bank; Paying Agency Agreement for the contractual obligations, duties and responsibilities of the Paying Agent	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N128	ST5551	O	Servicing Continuity comment	See section of the Prospectus headed, "Overview of Certain Transaction Documents - Receivables Servicing Agreement - Servicer Termination and Servicer Resignation".	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	ST5552	O	Derivative Counterparty Continuity comment	See Schedule 4 "Issuer Covenants", Part B "Transaction Document Covenants of the Issuer", paragraph 10 "Replacement of Swap Counterparty" of the Master Framework Agreement.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	(c) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N132	ST5553	O	Liquidity Provider Continuity comment		(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	(c) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	(c) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N134	ST5553	O	Account Bank Continuity comment	See section of the Prospectus headed "Overview of Certain Transaction Documents - Accounts Agreement" - sub-section "Termination and resignation" in respect of the Accounts Bank	(TEXT-5000)	Confirmation and optional comment that the transaction documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N136	ST5555	O	Debt situation documentation comment	Confirmed, please see section "Originator's Standard Business Practices, Servicing and Credit Assessment" of the Prospectus	(TEXT-5000)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N137	ST5556	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	ST5556	O	Priorities of payment and triggered events comment	The Pre-Enforcement Priority of Payments and the Post-Enforcement Payments Priority are set forth in Schedule 1 of the Transaction Management Agreement	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N140	ST5557	O	Timely resolution of conflicts comment	Please see Condition 13 (Meetings of Noteholders) of the Notes. In case a conflict of interest between the interests of the holders of different Classes arises, the Common Representative shall only have regard to the interests of the holders of the higher rank Class, see Subsection 19.2.5, "Common Representative's powers and duties", Item (e) of the Common Representative Appointment Agreement	(TEXT-5000)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N142	ST5558	O	Historical Default and Loss Performance Data comment	See section of the Prospectus headed, "Regulatory Disclosures - Transparency under the Securitisation Regulation and Confirmations of the Originator". "The Originator confirms that it has made available, prior to pricing: (...) (d) data on static and dynamic historical default and loss performance covering a period of 5 years required to be made available under Article 22(1) of the EU Securitisation Regulation" and section headed "Historical Information Data".	(TEXT-5000)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N143	ST5558	C	Historical Default and Loss Performance Data location	The Prospectus states that data on static and dynamic historical default and loss performance covering a period of five years will be made available prior to pricing on <a href="https://eurodw.eu/">https://eurodw.eu/</a> . See the sections of the Prospectus entitled "Regulatory Disclosures – Transparency under the EU Securitisation Regulation and Confirmations of the Originator" and "Historical Information Data".	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.						
N144	ST5559	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A	
N145	ST5559	O	Sample external verification comment	For the purposes of compliance with Article 22(2) of the EU Securitisation Regulation, the Originator has caused the sample of loans selected from the Initial Receivables Portfolio (and certain Eligibility Criteria to be checked against the Initial Receivables Portfolio) to be externally verified by an appropriate and independent third party. Such verification was completed to a confidence level of at least 99%. The Initial Receivables Portfolio has been subject to an agreed upon procedures review (to review, amongst other things, conformity with the Receivables Warranties (where applicable)) on a sample of loans selected from the Initial Receivables Portfolio conducted by a third-party and completed on or about 19/12/2024 with respect to the Initial Receivables Portfolio in existence as at 1/1/2024. No significant adverse findings arose from such review. This independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in respect of the underlying exposures are accurate. The third party undertaking the review only has obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein. See the section of the Prospectus entitled "Characteristics of the Receivables – Verification of Data".	(TEXT-5000)	Confirmation and optional comment that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 22(2) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A	
N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.				
N147	ST5560	C	Location of Liability cash flow model	The Prospectus confirms that a liability cashflow model is made available to potential investors prior to pricing of the Notes in accordance with the regulatory requirements and guidelines. See the section of the Prospectus entitled "Regulatory Disclosures – Liability cashflow model" (the Originator) "has prior to pricing, as required by Article 22(3) of the EU Securitisation Regulation, made available to potential investors (through the website of the SR Repository at <a href="https://editor.eurodw.eu/">https://editor.eurodw.eu/</a> ) a cashflow model" and "Regulatory Disclosures – Information required to be reported under Article 7(1)(f) and (g), to the extent applicable, of the EU Securitisation Regulation".	(TEXT-10000)	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.		Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation	N/A	
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Availability of a liability cash flow model to potential investors	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Article 22(3)	Confirmation	N/A	
N149	ST5560	O	Liability cash flow model comment (after pricing)	The Prospectus confirms that a liability cashflow model is made available to potential investors prior to pricing of the Notes and on an ongoing basis after pricing in accordance with the regulatory requirements and guidelines. See the section of the Prospectus entitled "Regulatory Disclosures – Liability cashflow model" and "Regulatory Disclosures – EU Disclosure Requirements and Designated Reporting Entity under the EU Securitisation Regulation".	(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N150	ST5561	M	Environmental performance availability	Not Available	(N/A/Available/Not available)	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Not available"; or - "N/A" is reported and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation	N/A	
N151	ST5561	C	Environmental performance explanation		(TEXT-10000)	When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22(5) of Regulation (EU) 2017/2402.				
N153	ST5562	O	Article 7 compliance comment	The Originator has been designated as Designated Reporting Entity pursuant to Article 7(2) of the Securitisation Regulation. In such capacity, the Originator shall be responsible for fulfilling the information requirements pursuant to Article 7 of the Securitisation Regulation and hereby delegates all obligations arising from its role as Designated Reporting Entity to the extent they relate to Receivables originated and sold to the issuer by BSI.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N154	ST5562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N155	ST5562	O	Underlying information comment	The Prospectus includes disclosure in compliance with Article 7 of the EU Securitisation Regulation (see Section "Regulatory Disclosures – EU Disclosure Requirements and Designated Reporting Entity under the EU Securitisation Regulation"). The Originator has been designated as Designated Reporting Entity pursuant to Article 7(2) of the Securitisation Regulation. In such capacity, the Originator shall be responsible for fulfilling the information requirements pursuant to Article 7 of the Securitisation Regulation. See section of the Prospectus headed "Transaction Overview", "Provision of Information under the Securitisation Regulation". The Originator has confirmed that the information required by Article 7(1)(a) has been made available to potential investors before pricing upon request and has been made available before pricing (see section "Regulatory Disclosures", sub-section Transparency under the EU Securitisation Regulation and confirmations of the Originator", of the Prospectus as follows: "The Originator confirms that it has made available, prior to pricing: (a) the information required to be made available under Article 7(1)(a) of the EU Securitisation Regulation, to the extent such information has been requested by a potential investor; (...)"	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1)(a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1)(b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A	
N156	ST5562	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N157	ST5562	O	Before pricing documentation comment	The Prospectus includes disclosure in compliance with Article 7 of the EU Securitisation Regulation (see Section "Regulatory Disclosures – EU Disclosure Requirements and Designated Reporting Entity under the EU Securitisation Regulation"). The Originator has been designated as Designated Reporting Entity pursuant to Article 7(2) of the Securitisation Regulation. In such capacity, the Originator shall be responsible for fulfilling the information requirements pursuant to Article 7 of the Securitisation Regulation. See section of the Prospectus headed "Transaction Overview", "Provision of Information under the Securitisation Regulation". The Originator has confirmed that the information required by Article 7(1)(b) to (d) has been made available to potential investors before pricing upon request and has been made available before pricing (see section "Regulatory Disclosures", sub-section Transparency under the EU Securitisation Regulation and confirmations of the Originator", of the Prospectus as follows: "The Originator confirms that it has made available, prior to pricing: (a) the information required to be made available under Article 7(1)(a) of the EU Securitisation Regulation, to the extent such information has been requested by a potential investor; (b) the underlying documentation required to be made available under Article 7(1)(b) of the EU Securitisation Regulation in draft form; (...) (c) a draft of the STS Notification required to be made available under Article 7(1)(d), (...)"	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						

## Instructions

### Column header

FSD reference

RTS field code

Mandatory/Conditional/Optional

Field name

Box to complete

Field format

Field description

Technical guidance

RTS field name

RTS Content to be reported

Background information:

Article of regulation (EU) 2017/2402

Background information:

applicable explanation type for this field

Background information:

Article of Regulation (EU) 2019/980

Format symbol

{ALPHANUM-n}

{CA\_CODE}

{Confirmed/Unconfirmed/N/A}

{Confirmed/Unconfirmed}

{COUNTRY}

{DATE\_TEXT-YYYY-MM-DD}

{ISIN}

{LEI}

{LIST}

{N/A/Available/Not available}

{NOTIFICATION ID}

{SECURITISATION ID}

{TEXT-n}

{Y/N}

In order to import a (new) draft STS notification record you must follow the below steps:

1. After accessing the STSRE Register, you must click on the "STS notification records" tab and the "Upload draft STS notifications" option in order to access the "Upload draft STS Notification" page.
2. Click on the "Choose file" button.
3. Select the .xlsx file to upload.

Note: **The selected file must follow the format/ naming convention of the non-ABCP template** that may be also downloaded through the respective entry form page)

For non-ABCP securitisations, the file naming convention is: STSNotificationRecord\_NonAbcp\_Template.xlsx

4. Click on the "Upload" button.

Upon clicking on the "Upload" button, the system will present a confirmation message that the request was successfully submitted.

## Description

Technical reference number for the reporting element

Indicates the corresponding RTS code for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Example: LEI for securitisation parties have been split into the relevant boxes (either sponsor, originator,

Indicates the reporting element's status due to XLS and application validations rules

- Optional (O) = the data is optional in the template – data should be reported where relevant

Example: Original lender

- Mandatory (M) = Reporting Element is mandatory at XLS level - the data is always required

Example: Securitisation Identifier

- Conditional (C) = the reporting element is optional but is required for specific situations or required dependent on other data in the template.

Example: Originator country may be reported through 2 different boxes depending on the reporting of unique or multiple countries. One and only one of these 2 boxes should be reported.

Where possible, data quality check is embedded in the spreadsheet and Field code is displayed in amber where reported element is not consistent with the "Mandatory" and "Conditional" rules.

- Forbidden(F) = the reporting element is forbidden

Element name

Content to be reported

Element formatting (see below table for further explanation)

Reporting element definition

Lists the technical guidance for that reporting element.

Lists the consistency rules applicable on the reporting element.

Indicates the corresponding RTS name for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates the corresponding RTS content to report for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates where available the related Article of regulation (EU) 2017/2402

Indicates where available the applicable explanation type for the reporting element basde on RTS

Indicates where available the related Article of Regulation (EU) 2019/980

## Definition

Up to n alphanumerical characters.

4 letter competent authority code followed by the authority name as available in the drop-down list

Drop-down list with: <ul style="list-style-type: none"> <li>- N/A - Not Applicable where this reporting element is not applicable for that STS notification</li> <li>- Confirmed - where legal requirement is confirmed</li> <li>- Unconfirmed - where legal requirement is not confirmed</li> </ul>
Drop-down list with: <ul style="list-style-type: none"> <li>- Confirmed where legal requirement is confirmed</li> <li>- Unconfirmed where legal requirement is not confirmed</li> </ul>
Full country name: <ul style="list-style-type: none"> <li>- {COUNTRY_EU} - drop-down list with EU countries</li> <li>- {COUNTRY_EU_LIST} - list of EU countries separated with semi-colon</li> <li>- {COUNTRY_WORLD} - drop-down list with worldwide countries</li> <li>- {COUNTRY_WORLD_LIST} - list of worldwide countries separated with semi-colon</li> </ul>
Dates shall be formatted in text with the following format: YYYY-MM-DD.
ISIN code, as defined in ISO 6166 with 12 alphanumerical characters
Legal entity identifier as defined in ISO 17442 with 20 alphanumerical characters
Drop-down list
Drop-down list with: <ul style="list-style-type: none"> <li>- N/A - Not Applicable</li> <li>- Available</li> <li>- Not Available</li> </ul>
Securitisation ID + 2 digitstclassification or 3 digitsclassification
20 characters LEI + T + YYYY + max3digitsclassification for ABCP Securitisation
Free text field up to n UTF8 characters.
Drop-down list with: <ul style="list-style-type: none"> <li>- Y - Yes or true</li> <li>- N - No or False</li> </ul>



Amendment explanation	Amended documents
Technical guidance amended to clarify reporting instructions on transactions with trade receivables	ABCP Technical guidance